

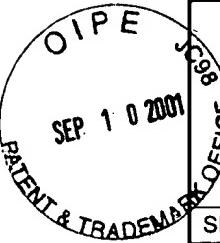
SHEET 1 OF 1

LIST OF REFERENCES CITED BY APPLICANT PTO-1449		ATTY. DOCKET NO. X00-001		APPLICATION NO. 09/560,215			
		APPLICANT Levin, et al.					
		FILING DATE April 28, 2000		GROUP 2768			
U.S. PATENT DOCUMENTS							
EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS		
FOREIGN PATENT DOCUMENTS							
EXAMINER'S INITIALS	PATENT or DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
						Yes	No
JPC	9709748.9	Feb. 17, 1999	GB	G07F 7/10			X
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
EXAMINER						DATE CONSIDERED	
<i>John Culver</i>						<i>9/20/01</i>	

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of

Complete if Known

Application Number	09/560,215
Filing Date	April 28, 2000
First Named Inventor	Max Levchin
Group Art Unit	2768
Examiner Name	
Attorney Docket No.	X00-001

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	9/20/01
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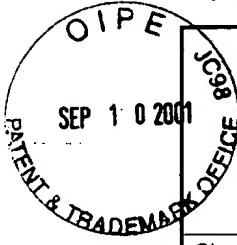
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PTO/SB/08A (08-00)

App. for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet

2

of

2

<i>Complete if Known</i>	
Application Number	09/560,215
Filing Date	April 28, 2000
First Named Inventor	Max Levchin
Group Art Unit	2768
Examiner Name	
Attorney Docket No.	X00-001

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

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